



Cash Flow Forecaster

User Guide Updated 27 April 2020

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Introduction

Welcome to Cash Flow Forecaster, a simple and user-friendly Budgeting and Cash Flow Forecasting and planning system for all business. Cash Flow Forecaster has been designed to suit all types of businesses; in fact it is a must for all small businesses worldwide. It is easy to install, easy to learn and enables you to be up and running in no time at all. Cash Flow Forecaster is your first step in running a successful business and to ensure that you stay successful. Cash Flow Forecaster is unique and simple to use and is geared to help plan and financially manage virtually any business enterprise:

- **Cash Flow Forecaster** solves the single most important function in a business – **planning cash flow requirements**
- **Cash Flow** Forecaster leads the planner through the financial planning process forcing the detail of all expected cash flow movements
- **Cash Flow Forecaster** ensures business survival

Cash Flow Forecaster is loved by all who use it. Devised and written by Mark Silberman as a consulting tool and is perfect for;

- presenting financial requests to banks
- quest by a business to raise money from investors
- preparing long term budgets and financial plans
- financial planning - determine capital required
- capital budgeting
- tax planning
- all types of businesses
- determine stock level to fit in with cash flow
- determine the consequences of VAT on your cash flow
- print unlimited plans
- roll to new years therefore multiple years
- ideal for pandemic planning

Message from Accfin Software

Accfin Software is an innovator of unique software products and is instrumental in inventing product categories like Tax Management and Company Secretarial software. We specialise in office automation and risk aversion. Our titles are

[Sky Tax](#)

[Sky Sec](#)

[Sky Time](#)

[Sky Debtors](#)

[Sky CRM](#)

Accfin is also a learning company and we provide a full range of webinars which support our products. The webinars are various aspects of tax and tax compliant as well as company law.

For more information on our other products please refer to our web site www.accfinsoftware.com

Cash Flow Forecaster

ACCFIN Software is one of the largest independent financial PC Software Publishers in South Africa. We have a wide range of successful accounting and payroll software products. We also supply specialised back office software to the accounting profession. Cash Flow Forecaster is ideal for the accounting profession to use it as consulting tool.

Cash Flow Forecaster for Windows version 5 is our new and improved cash flow forecasting system for most medium size and small businesses.

We hope you will like it!

Cash Flow Forecaster has been developed using Microsofts Excel as a template and is set to take care of your cash flows future immediately and indefinitely.

Please note that this manual is in fact a work in progress and will change from time to time.

MARK SILBERMAN B.Acc. C.A. (SA)

Director of Accfin Software

April 2020

Benefits

Cash Flow Forecaster is loved by all who use it. Devised and written by Mark Silberman as a consulting tool and is perfect for;

- presenting financial requests to banks
- quest by a business to raise money from investors
- preparing long term budgets and financial plans
- financial planning - determine capital required
- capital budgeting
- tax planning
- all types of businesses
- determine stock level to fit in with cash flow
- determine the consequences of VAT on your cash flow
- print unlimited plans
- roll to new years therefore multiple years

Suitable for most businesses, easy to use and is totally menu driven. Buy now and save your business or your clients business!

Cash Flow Forecaster can be used as an educational tool and is ideal in educating entrepreneurs who do have not had formal training in accounting.

Support

As a rule Cash Flow Forecaster is not support intensive, however if you do have a support issue please email mark@accfin.co.za.

Most of the issues that you will have is in relationship to the understanding of putting in the data and getting the end result. There are many videos that explain how it works.

Salient Features

While you are working you can open the windows indicated below to monitor the changes you are making by accessing the menu and clicking the options indicated.

The screenshot shows a software interface with a menu open. The menu has two tabs: 'Parameters' and 'Results'. Under 'Results', several options are listed, with 'Annual Net Profit Box' and 'Monthly Net Profit Box' highlighted by red arrows. Other options include 'Sales Gross Profit', 'Non cash expenditure', 'Variable expenditure', 'Fixed expenditure', 'Other Income', 'Interest', 'Income statement', 'Balance sheet', 'Cash Flow', 'Ratios', 'Printing', 'Export Summary PDF', and 'Export Detail PDF'. The background shows a financial table with columns for 'Dec-20' and 'Balance'. The table contains values for 'Net Profit Before Income', 'Interest', and 'Net Profit Before Tax', all showing '#DIV/0!' or '0'. There are also labels like 'SHARE LONG' and 'NON C NET CI Emp'.

As you make changes the figures will instantly update.

The 'Results Summary' window is a dialog box with a close button (X) in the top right corner. It contains several input fields with numerical values:

- Turnover**: 0
- Gross Profit**: 0
- Expenditure**: 0
- Other**: 0
- Net Income**: 0
- Cash Flow**:
 - Net Cash Flow: 0
 - Closing Balance: 0

	Cash Balance	NPBIT
Jul-12	<input type="text" value="0"/>	<input type="text" value="0"/>
Aug-12	<input type="text" value="0"/>	<input type="text" value="0"/>
Sep-12	<input type="text" value="0"/>	<input type="text" value="0"/>
Oct-12	<input type="text" value="0"/>	<input type="text" value="0"/>
Nov-12	<input type="text" value="0"/>	<input type="text" value="0"/>
Dec-12	<input type="text" value="0"/>	<input type="text" value="0"/>
Jan-13	<input type="text" value="0"/>	<input type="text" value="0"/>
Feb-13	<input type="text" value="0"/>	<input type="text" value="0"/>
Apr-13	<input type="text" value="0"/>	<input type="text" value="0"/>
Mar-13	<input type="text" value="0"/>	<input type="text" value="0"/>
May-13	<input type="text" value="0"/>	<input type="text" value="0"/>
Jun-13	<input type="text" value="0"/>	<input type="text" value="0"/>
	Net Cash Flow	Total NPBIT
	<input type="text" value="0"/>	<input type="text" value="0"/>

Training Videos

Some training videos to help you get by

Introduction

<https://vimeo.com/402478013>

OPENING TB

<https://vimeo.com/402478056>

MANAGEMENT BUY OUT

<https://vimeo.com/402478034>

Setup

Cash Flow Forecaster version 5 runs from within Excel as an **Add-in** a menu option. It will run in all versions of excel.

When you load the system for the first time make sure that the Excel security settings are low enough so that the macros can run.

The current version requires no registration or password. Its load and go!

As part of our COVID19 strategy of doing something for accountants we are giving the product away. The condition is that you actually use the product and help your clients survive.

The licence is per user, but allows the user to load it on as many machines as is required, i.e. laptop desktop etc.

When a cash flow loads for the first time this is the screen that displays first. It summarises the Financial Projection that has been set up, allowing you to see the status. If you have just called up a new file this sheet should show zero balances.

Cash Flow Forecaster version runs from within Excel. It is best to use the Excel that comes with Office 2013 or later. The system will also run on an earlier version of Excel if necessary. When you load the system for the first time make sure the security settings are low enough so that you can run a macro.

The screenshot displays the Excel interface with the 'Cashflow Forecaster 1 July 2018 - Excel' title bar. The ribbon includes 'File', 'Home', 'Insert', 'Page Layout', 'Formulas', 'Data', 'Review', 'View', 'Developer', 'Add-ins', 'Help', 'Easy Document Creator', and 'Nuance PDF'. The 'Add-ins' menu is highlighted, and a red arrow points to it. Below the ribbon, a license notice states: 'This product has an unlimited licence per user per annum and is on an annual contract. Click on ADD_INS For menu options'. The main area shows two tables for 'Feb-19':

Income Statement		Feb-19	Balance Sheet		Feb-19
TURNOVER		0	SHAREHOLDERS EQUITY	0	
Gross Profit	#DIV/0!	0	LONG TERM LOANS	0	
Expenditure		0	Capital Employed	0	
Other Income		0	NON CURRENT ASSETS	0	
Net Profit Before Income	#DIV/0!	0	NET CURRENT ASSETS	0	
Interest		0	Employment of Capital	0	
Net Profit Before Tax		0			
Taxation		0	Cash Flow		
Net Profit After Tax		0	Opening Bank	0	
Retained Income at start		0	Net Cash Flow	0	
		0	Closing Bank Account	0	
Dividends		0	mark		
Retained Income at end		0	accfib		

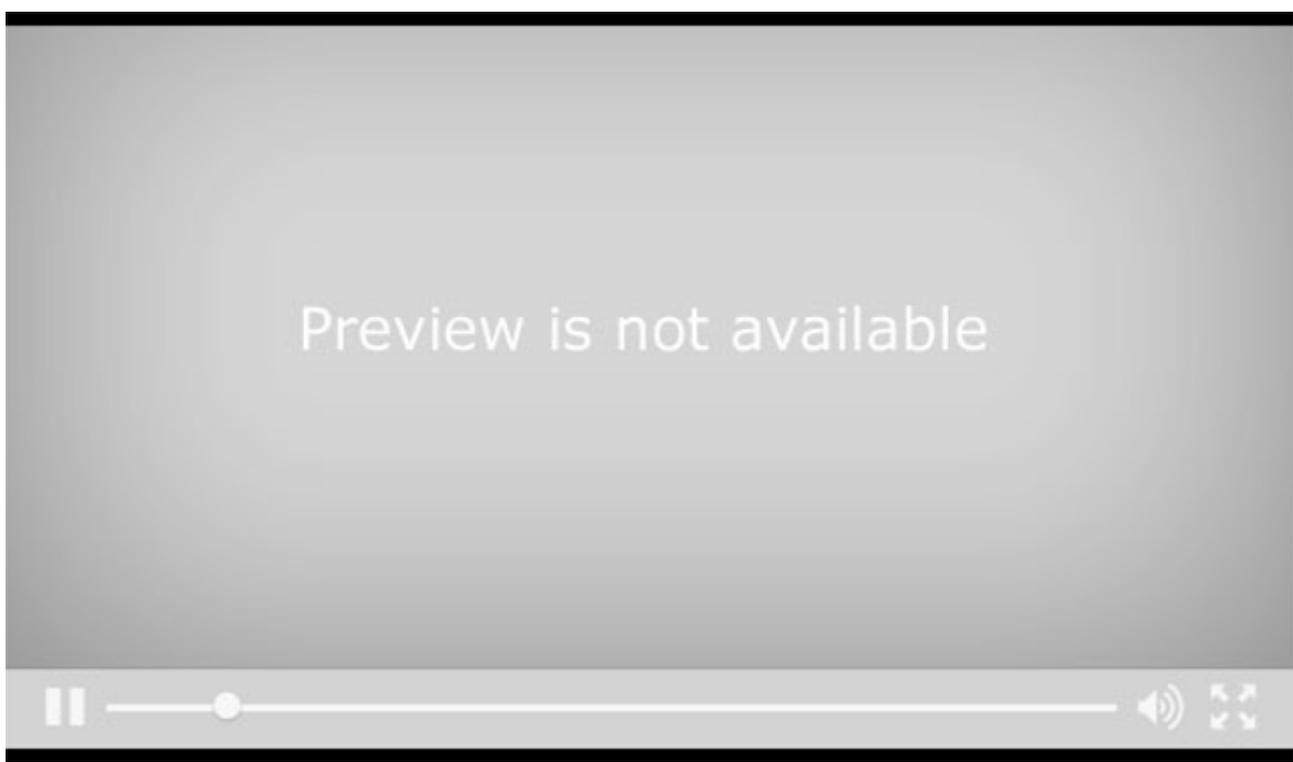
At the bottom, a yellow box contains the text: 'To upgrade your licence click on the link below <https://www.acffinsoftware.com/cash-flow-forecaster.html>'. The footer includes contact information: 'mark@acffin.co.za', 'Telephone 2711-262-4033', and 'Telefax 2711-262-4036', along with the ACCFIN logo.

After you click on **Add-ins** as indicated above the menu options will display as on the screen below. The whole program is driven by making use of the menu options.

The screenshot shows the Excel interface with the 'Add-ins' menu open. A red arrow points to the 'Add-ins' menu item. The menu is open, showing options like 'Parameters', 'Results', 'Inc.statement', and 'Balance.Sheet'. Below the menu, there are informational banners and a financial statement table.

Income Statement		Feb-19	Balance Sheet		Feb-19
TURNOVER		0	SHAREHOLDERS EQUITY		0
Gross Profit	#DIV/0!	0	LONG TERM LOANS		0
Expenditure		0	<i>Capital Employed</i>		0
Other Income		0	NON CURRENT ASSETS		0
Net Profit Before Income	#DIV/0!	0	NET CURRENT ASSETS		0
Interest		0	<i>Employment of Capital</i>		0
Net Profit Before Tax		0			
Taxation		0	Cash Flow		
Net Profit After Tax		0	Opening Bank		0
Retained Income at start		0	Net Cash Flow		0
		0	Closing Bank Account		0
Dividends		0	mark		
Retained Income at end		0	acfib		

The video below will show you some of the basics of Cash Flow Forecaster



TRAINING VIDEOS

We have provided 3 training videos which you will find on the following link.
<http://www.accfin.co.za/cash-flow-forecaster.htm>

SUPPORT

If you have any issues with the product please e-mail me at mark@accfin.co.za.

We hope you enjoy this product.

Regards

Mark

Parameters

Before you start working on preparing a budget and a cash flow it is important that you attend to some basic setup steps that are found on the Parameters screen.

START DATE

One of the most important things is to actually set up the start date. It's critical that you get this right because the system will generate a further 12 dates for each month of the year from the point that you start.

The important thing in this product is that you don't have to align the dates with your financial year end, you can start at the point just before a critical cash flow time like the pandemic that we are going through. You may have a year end that's June but your problem is now in April so it would best be to start with March and work through the next 12 months.

If you can start at the first month of the year and you have a set of financials then that is something something to work with, however if you are in the middle of a year end and you see a cash flow problem coming now. Make the start date now and the system will generate the months required.

From the Parameters menu option select Parameters and the following screen will show. On the start up line click on the down arrow and choose the right starting date.

File Home Insert Page Layout Formulas Data Review View Developer Add-ins Help Easy Document Creator Nuance PDF

Parameters ▾ Results ▾
Inc.statement ▾ PDF ▾
Balance.Sheet ▾
Menu Commands

Parameters

Company Name ACCFIN SOFTWARE PTY LTD

Start Date Jan-20 ▾

Add: Years Rolled 0

Company Type Proprietary Limited ▾

Preparers Name
mark
accfib

Business Name Preparer Name Firms Name

There are buttons on the bottom of the screen that will help you enter the **business name**, **preparers name** and the **firm's name**. It would be just as easy to type in that detail in the cells provided.

The following must be addressed for an existing business:-

[Opening TB](#)

[Vat Rates](#)

[Tax Rates](#)

Once you have addressed the above three aspects you are really to deal with entering the data going forward so that a cash flow can be generated.

Opening Trial Balance

Existing businesses need to put in the opening trial balance or balance sheet

There are various buttons that will allow you to clear the TB. There is also a [roll button](#) and by clicking on this button you may roll these years on a TB as many times as is required. If you roll don't forget to save your file before you roll.

You will also notice that some of the titles have little buttons and if you click on these little buttons it will force you to type in a new name. This gives you the ability to change the line item for example if you wanted to make **mortgage bond** a **long term loan** you would click on the little button and then type in long term loan and this will populate throughout the whole cash flow.

Parameters ▾		Results ▾	Help ▾	
Inc.statement ▾		PDF ▾		
Balance.Sheet ▾		Utilities ▾		
Menu Commands				
<div style="display: flex; justify-content: space-between; align-items: center;"> 📁 ↶ ↷ ⌵ </div>				
Opening Balance Sheet				
ACCFIN SOFTWARE PTY LTD				
<div style="display: flex; justify-content: space-between;"> Help Import </div>		Start Date	Jan-20	Yrs Rolled 0
		0		0 Yrs Rolled
		Dr	Cr	Dr
				Cr
CAPITAL EMPLOYED				
Share Capital	Clear TB		0	0
Retained Income	Roll TB	0	0	0
Shareholders Loans			0	0
SHAREHOLDERS EQUITY				
Mortgage Bond			0	0
Long Term Loans Payable			0	0
Instalment Sale Creditors			0	0
EMPLOYMENT OF CAPITAL				
Land and Buildings		0	0	
Fixed Assets				
Plant & Equipment		0	0	0
Computer Equipment		0	0	0
Motor Vehicles		0	0	0
Long Term Loan Receivable		0	0	
NET CURRENT ASSETS				
CURRENT ASSETS				
Stock		0	0	
Debtors		0	0	
Sundry Debtors		0	0	
Taxation		0	0	
Bank		0	0	
CURRENT LIABILITIES				
Creditors		0	0	0
Overseas Creditors		0	0	0
Bills Payable		0	0	0
Factoring Loan		0	0	0
Sundry Creditors		0	0	0
Proposed Dividends		0	0	0
Accruals		0	0	0
Taxation		0	0	0
Vat		0	0	0
Overdraft		0	0	0
		0	0	0

Existing Installment
0

Existing Depreciation	Existing Installment
0	0
0	0
0	0

Balance Sheet
Opening Balance Sheet

In the case of an existing trading company it will be necessary to input an opening trial balance.

This screen is where the opening balance sheet balances or trial balance is inserted as a starting position on day 1 for the detailed month by month plan. It is important that it balances. Insert the opening trial balance into the blue area.

The pink area or 3rd and 4th area displays the closing trial balance i.e the closing calculated result of the detailed month by month plan. This is the same as the final Balance Sheet and cant be edited as it is calculated.

When preparing the opening balances it may be necessary to group a whole number of items on the balance sheet together in order to make it fit. E.g., Group deposits and staff loans with the Sundry Debtors balances.

NOTE

When entering an accumulated loss insert the amount into the debit column in the Retained Income Line.

Where fixed assets have a provision for depreciation account enter the provision in the credit column. Enter the monthly depreciation in the space provided to the right. If the asset was acquired under a Instalment Sale Credit Agreement enter the monthly payment in the space provided.

Where there is a mortgage loan on Land and Buildings enter it in the credit column next to the mortgage line and enter the monthly instalments to the right of that.

Monthly Depreciation and Instalment Sales Payments

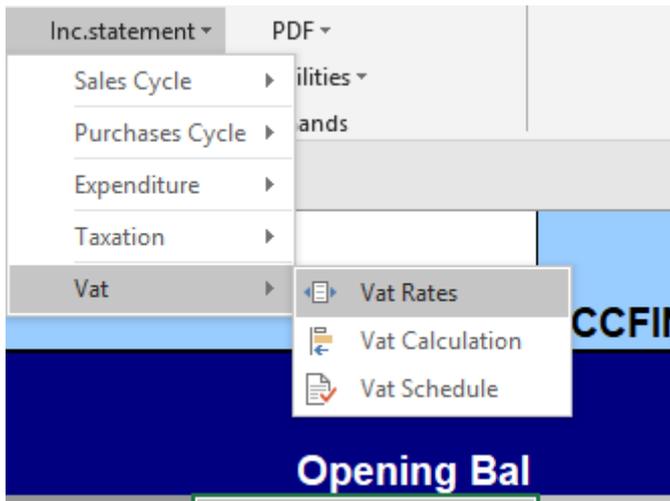
The Opening Trial Balance area allows you to enter the monthly depreciation and the monthly credit instalment payments in respect of all the fixed asset types. By entering the Depreciation and Instalment Sale Payments here, the fixed assets and credit instalment assets schedules are updated automatically. This information is in respect of the previous year. E.g. If there is an opening balance on fixed assets it will be necessary to write off depreciation. Take the depreciation for the fixed asset in question and insert it into the slot provided. Note that you should enter the monthly amount. Where you acquire a new asset the depreciation in respect of the new asset will be automatically calculated in the fixed asset acquisition sheet based on the percentage of depreciation entered.

Loading Opening Balances From Another File

Where you are working on a number of different years and you find it necessary to go and adjust something in an earlier year it will always be necessary to adjust the opening balances of a later year that you are still working on. Cash Flow Forecaster automatically updates the opening balances if you set it up correctly. You can do this manually or automatically by clicking on the appropriate button.

Vat

Vat Menu options.



[Vat Rates](#)

[Vat Calculation](#)

[Vat Schedule](#)

Vat Parameters

Configure your vat rates here.

VAT RATES			
ACCFIN SOFTWARE PTY LTD			
VAT % Month			
Jan-20	15.00%	Pay Vat	Payment Type: Bi-Monthly
Feb-20	15.00%		
Mar-20	15.00%	Pay Vat	
Apr-20	15.00%		
May-20	15.00%	Pay Vat	1st Payment: First Month
Jun-20	15.00%		
Jul-20	15.00%	Pay Vat	
Aug-20	15.00%		
Sep-20	15.00%	Pay Vat	
Oct-20	15.00%		
Nov-20	15.00%	Pay Vat	
Dec-20	15.00%		

VAT Rates and Parameters

Enter your VAT details here. You may set a number of different options, as to the month of payment and the payment type. Where there are reduced rates or non vatable the rates can be changed on the [Sales Screen](#).

VAT Vendor

If the business is not registered as a Vat Vendor set the vat rates in the system to zero by over typing 15% to 0.

VAT Percentage

Enter the Standard VAT rate in the first field of this column. If the VAT rate changes in a particular month then move the cursor to that month and change it. To enter 14% enter it as **14**. If there is no Vat enter 0.

VAT Payment Type List Box

Monthly or Bi-monthly

Select either Monthly or Bi-monthly. If you select monthly vat will be paid on a monthly basis otherwise it will be paid every 2nd month.

First Payment - Month 1 or Month 2 - List Box

Indicate when you make the first VAT payment. If it is in the first month select Month One otherwise Month Two. **VAT Cash or Invoice**

All businesses must work on the invoice basis.

If you are not a registered VAT vendor ensure that the VAT rates throughout the system are **0**.

Vat Calculation Schedule

VAT Schedule

Vat Calculation Schedule

This schedule displays how VAT is calculated and may not be edited.

ACCFIN SOFTWARE PTY LTD													
VAT CALCULATION	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	TOTAL
Turnover	150,000	150,000	150,000	150,000	150,000	150,000	150,000	150,000	150,000	150,000	150,000	150,000	1,800,000
Other Income	0	0	0	0	0	0	0	0	0	0	0	0	0
Disposal Of Fixed Assets	0	0	0	0	0	0	0	0	0	0	0	0	0
Disposal of Land & Buildings	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL OUTPUTS	150,000	150,000	150,000	150,000	150,000	150,000	150,000	150,000	150,000	150,000	150,000	150,000	1,800,000
Purchases local	60,000	60,000	60,000	60,000	60,000	60,000	60,000	60,000	60,000	60,000	60,000	60,000	720,000
Purchases Overseas	0	0	0	0	0	0	0	0	0	0	0	0	0
Land & Buildings	0	0	0	0	0	0	0	0	0	0	0	0	0
Fixed assets	0	0	0	0	0	0	0	0	0	0	0	0	0
Variable Expenditure	4,500	4,500	4,500	4,500	4,500	4,500	4,500	4,500	4,500	4,500	4,500	4,500	54,000
Fixed Expenditure	0	0	0	0	0	0	0	0	0	0	0	0	0
Bad Debt Adjustment	750	750	750	750	750	750	750	750	750	750	750	750	9,000
TOTAL INPUTS	65,250	65,250	65,250	65,250	65,250	65,250	65,250	65,250	65,250	65,250	65,250	65,250	783,000
NET VAT PAYABLE	84,750	84,750	84,750	84,750	84,750	84,750	84,750	84,750	84,750	84,750	84,750	84,750	2,583,000

Vat Schedule

This Screen shows the asset or liability of VAT.

Vat Schedule		ACCFIN SOFTWARE PTY LTD		
	Opening Bal	+ Net Vat	- Payment	Closing Bal
Jan-20	0	84,750	0	84,750
Feb-20	84,750	84,750	0	169,500
Mar-20	169,500	84,750	169,500	84,750
Apr-20	84,750	84,750	0	169,500
May-20	169,500	84,750	169,500	84,750
Jun-20	84,750	84,750	0	169,500
Jul-20	169,500	84,750	169,500	84,750
Aug-20	84,750	84,750	0	169,500
Sep-20	169,500	84,750	169,500	84,750
Oct-20	84,750	84,750	0	169,500
Nov-20	169,500	84,750	169,500	84,750
Dec-20	84,750	84,750	0	169,500
		1,017,000	847,500	

Taxation Calculation

This option is for entering normal tax rates as well as any assessed loss brought forward and tax allowances. Where your company makes use of the small business rates then it is best to work out your average rate of tax according to the tables and enter the average rate as a percentage in the rate column provided. In a future version we will make this automatic.

Taxation Calculation							
ACCFIN SOFTWARE PTY LTD							
	Assd. Loss B/F	Profit/Loss	-/+ Adj	Income PM	Accum Inc.	Taxation	Rate
Jan-20	0	395,000	0	395,000	395,000	110,600	28.00%
Feb-20		395,000	0	395,000	790,000	110,600	28.00%
Mar-20		395,000	0	395,000	1,185,000	110,600	28.00%
Apr-20		395,000	0	395,000	1,580,000	110,600	28.00%
May-20		395,000	0	395,000	1,975,000	110,600	28.00%
Jun-20		395,000	0	395,000	2,370,000	110,600	28.00%
Jul-20		395,000	0	395,000	2,765,000	110,600	28.00%
Aug-20		395,000	0	395,000	3,160,000	110,600	28.00%
Sep-20		395,000	0	395,000	3,555,000	110,600	28.00%
Oct-20		395,000	0	395,000	3,950,000	110,600	28.00%
Nov-20		395,000	0	395,000	4,345,000	110,600	28.00%
Dec-20		395,000	0	395,000	4,740,000	110,600	28.00%
		4,740,000	0	4,740,000	0	1,327,200	

Assessed Loss bf

(Input)

Where the business enterprise has an assessed loss brought forward from a previous year or an estimated tax loss from a previous year enter it in this field. The rest of the period's loss will calculate automatically based on the information pulled through from the Income Statement.

Tax Profit or Loss

(Display only)

This is the profit or loss contained in the income statement added to the previous months Taxable Income carried forward.

Tax Adjustment

(Input)

Where the business enterprise is entitled to tax allowances which do not form part of the income statement enter them in this column in the month in which they occur. An example of this kind of allowance would be the exporters allowance or a government grant that is not taxable. Enter a minus sign to reduce taxable income and a plus sign to increase taxable income.

Tax Income PM

(Display only)

This column calculates the taxable income carried forward based on information in the income statement, any losses brought forward and any allowances.

Tax Accumulated Inc

(Display only)

This reflects the accumulated income until that point, e.g., Mth 6 will reflect the accumulated income from months 1 - 6.

Tax Rate

(Input)

This allows input of the Tax rate.

Tax Calculation

(Input)

This reflects the taxation calculated for the month.

Tax Schedule

This screen displays the liability for taxation as well as all the movements. You may input payments in the form of provisional tax payments as well as payments of assessments.

Rolling the years

CFF can be used to create any number of multiple years by rolling the TB

It is imperative that you make a backup copy of your file before you run the roll years routine, because if anything goes wrong you will lose the data file. The system will warn you about making a backup and give you the option to abort. Make the names like

ABC YEAR 2020,
ABC YEAR 2021 etc.

The closing balance sheet balances are inserted will be inserted into the opening balance sheet of the next years file. The dates are automatically advanced by one year. The rest of the data remains the same. Each part of the plan should be reviewed with a view to changing data for the new circumstances in the new year.

Click on the button to roll the balances to a new year if you are satisfied that you have completed a year.

LOADING OPENING BALANCES FROM ANOTHER FILE

In the case where you have multiple files for different years and you want to make changes in an earlier year it will be necessary to update the opening balances of the later year. This can be done automatically – see below by running the **Import** routine.

The screenshot displays the 'Opening Balance Sheet' application window. The main data area is a table with columns for 'Dr' and 'Cr' and a 'Yrs Rolled' column. The table is titled 'SNAZZY SOFTWARE'. A green arrow points to the 'Yrs Rolled' field, which is currently set to 0. A blue arrow points to the 'Roll TB' button. To the right of the table, there are input fields for 'Existing Depreciation' and 'Existing Instalment', both containing the value 0. The software interface includes a menu bar at the top with options like File, Home, Insert, Page Layout, Formulas, Data, Review, View, Developer, Add-ins, Help, Easy Document Creator, Nance PDF, and Tell me what you want to do. Below the menu bar are tabs for Parameters, Results, Inc.statement, PDF, and Balance Sheet, along with a Menu Commands section.

		Dr		Cr		Yrs Rolled
Capital Employed						
Share Capital	Clear TB		0			0
Retained Income	Roll TB		0			0
Shareholders Loans			0			0
Shareholders Equity						
Mortgage Bond			0			0
Long Term Loans Payable			0			0
Instalment Sale Creditors			0			0
Employment of Capital						
Fixed Property		0			0	Existing Depreciation
Plant & Equipment		0	0	0	0	Existing Instalment
Computer Equipment		0	0	0	0	0
Motor Vehicles		0	0	0	0	0
Long term debtors		0			0	
NET CURRENT ASSETS						
CURRENT ASSETS						
Stock		0			0	

How to Change Descriptions and Titles

To change the **balance sheet** titles select the opening balance sheet menu found under parameters. The opening Trial Balance reflects opening balance sheet and closing items only. All titles with a button on the opening trial balance may be changed on the opening trial balance. Changes made to a description will update the rest of the system.

Certain items like fixed assets are reflected in the menu options. If you make a change to a title save the file and then reload the file and the new terminology will have updated the menu options.

To change **expenditure** descriptions select the Fixed and Variable expenditure input screens and overtype the titles that you wish to change.

You may use Cash Flow Forecaster for many different entities and you may have developed your own set of expenditure descriptions. In this case you should change the Master Template and always use that one to start with the descriptions you want and then save the file over your master file so that the next time you load a new file your descriptions will be available for use.

How do I handle a cash projection for an existing business

How do I Set Up an Existing Business

The methods used will be the same as if you are setting up a plan for a new business. The only real difference is that you must put in the opening balance sheet. Select the menu option Opening Balance Sheet under Capital and Loans or Setup. In this case you will also need to adjust debtors receipts and creditors payments in the early part of the year.

How do I tell the system that there is a Tax Refund

Open your Forecast file in the normal way. Select Capital and Loans and then Opening Balance Sheet. Scroll down to Taxation under Current Assets. Insert the amount of the Tax Refund in the appropriate cell. In this case it will be shown in the debit column.

How do I tell the system that there is a Opening VAT refund

Open your Forecast file in the normal way. Select Capital and Loans and then Opening Balance Sheet. Scroll down to VAT under Current Liabilities. Insert the amount of VAT refund in the VAT line and enter the amount as a minus amount i.e. as it is a debit.

What happens when there is a Vat Refund

Cash Flow Forecaster automatically calculates the VAT Refund and pays it into the bank account in the period when it is due. Make sure that you have set up all the VAT parameters correctly.

How to Develop a Sales Budget

The hardest part of developing a sales budget is to determine the annual sales. It is quite easy to overstate the sales and of course understate expenditure. Here are some rules to help you get to the right sales budget. If you don't get this right your whole budget and cash flow will be wrong. It is a very good idea to be conservative. Where you are doing a plan for an existing business it is much easier than doing the plan for a new business:

Analyse last year's sales and break them up into product groups. Do this by sales product if you can. Break the sales into monthly figures.

Determine if you are going to do more or less. Have prices gone up - if so is this going to effect your volume. What is the state of the economy - how are your competitors doing. Are interest rates dropping or going up.

Adjust the sales figures for volume.

Adjust the figures for the number of sales people you have. It is important that you break the sales down by sales person.

Take into account any seasonal fluctuations in the business cycle. E.G. which months are the holiday seasons like the April holidays where there are many public holidays during the month.

Sales

You may use just one or up to 11 screens to enter Sales. If you have many sales products we suggest that you break them down into categories and use one sheet per category or you can enter the totals from another spreadsheet. Where your model has different gross profit percentages it is best that you create different products with the different percentages.

Parameters ▾ Results ▾
 Inc.statement ▾ PDF ▾
 Balance.Sheet ▾ Utilities ▾
 Menu Commands

Monetary ▾

Product One

ACCFIN SOFTWARE PTY LTD

Month	Units	SP	Sales	GP%	Var %	Gross Profil	V.Cost	COS	VAT Rate	VAT
Jan-20	0	0.00	1,000,000	40.00%	0.00%	400000	0	600000	15.00%	150000
Feb-20	0	0.00	1,000,000	40.00%	0.00%	400000	0	600000	15.00%	150000
Mar-20	0	0.00	1,000,000	40.00%	0.00%	400000	0	600000	15.00%	150000
Apr-20	0	0.00	1,000,000	40.00%	0.00%	400000	0	600000	15.00%	150000
May-20	0	0.00	1,000,000	40.00%	0.00%	400000	0	600000	15.00%	150000
Jun-20	0	0.00	1,000,000	40.00%	0.00%	400000	0	600000	15.00%	150000
Jul-20	0	0.00	1,000,000	40.00%	0.00%	400000	0	600000	15.00%	150000
Aug-20	0	0.00	1,000,000	40.00%	0.00%	400000	0	600000	15.00%	150000
Sep-20	0	0.00	1,000,000	40.00%	0.00%	400000	0	600000	15.00%	150000
Oct-20	0	0.00	1,000,000	40.00%	0.00%	400000	0	600000	15.00%	150000
Nov-20	0	0.00	1,000,000	40.00%	0.00%	400000	0	600000	15.00%	150000
Dec-20	0	0.00	1,000,000	40.00%	0.00%	400000	0	600000	15.00%	150000
<div style="display: flex; justify-content: space-between; font-weight: bold;"> 0 12,000,000 4800000 0 7200000 1800000 </div>										

Enter ProductName

ResetSales to Zero

ResetVar% to Zero

Help

As a rule when the top cell of the sales column is entered the values will copy down unless there is an overwritten cell. The buttons at the bottom will allow you to reset various values.

Parameters

For each sales sheet there are Parameters which may be set:

- to select the calculation of sales either by entering sales units and selling price or by using a monetary value.
- to select the type of organization either a trading organisation or a service organisation. A service organisation will make the revenue have a gross profit percentage of 100%

Monetary Value

Make sure that Monetary Value displays in the selection box where you want to enter the Monetary values for a particular sales month. i.e. currency values. This is the default setting.

Units

Quantity and Unit Price

Make sure Unit displays in the selection box to use the quantity and unit price option.

Trading

This is default setting and is to be used where goods are purchased and resold. The gross profit percentage needs to be entered in the GP% column.

Service

The Service industry setting relates to service type firms that charge fees for consulting services. When this setting is selected it is not necessary to enter the gross profit percentage as the Gross Profit becomes the revenue received i.e. 100%

Variable Cost Percentage

Or Var%

This is the expenditure directly related to sales which can be calculated as a percentage of sales. In this case the sales of the individual product sheet will be used. E.g. you may have a product category that requires delivery which can be calculated as a percentage of sales or it may be a royalty payable on a particular product category.

VAT

Rate % / Input Field

Enter the VAT rate percentage here. This percentage is multiplied by the sales to calculate VAT. To adjust VAT % for an individual sales sheet adjust this percentage on the sheet. If you wish to adjust VAT globally select Vat Calculation from the taxation menu.

Receipt Parameters

This option drives the debtors schedule. A percentage of collections can be entered if you have an idea of how your debtors pay, but of course the numbers can be overridden in [debtors](#).

If the business has traded in the past then it is a good idea to enter **prior months sales** so that the model can smooth out the cash flow and take into account the sales before the start of the model.

If this does not give the desired effect or a realistic effect of your [debtors](#) then it's a good idea to go to the debtors schedule and smooth out the cash receipts accordingly.

Receipt Parameters							
ACCFIN SOFTWARE PTY LTD							
	Prior Mths	Sales	Vat	Bad Debt	Vat Adj	Payment	%
Jan-19	0	1,000,000	150,000	5,000	750	Current	60.00%
Feb-19	0	1,000,000	150,000	5,000	750	30 Days	40.00%
Mar-19	0	1,000,000	150,000	5,000	750	60 Days	0.00%
Apr-19	0	1,000,000	150,000	5,000	750	90 Days	0.00%
May-19	0	1,000,000	150,000	5,000	750	120 Days	0.00%
Jun-19	0	1,000,000	150,000	5,000	750	150 Days	0.00%
Jul-19	0	1,000,000	150,000	5,000	750	180 Days	0.00%
Aug-19	0	1,000,000	150,000	5,000	750	210 Days	0.00%
Sep-19	0	1,000,000	150,000	5,000	750		100.00%
Oct-19	0	1,000,000	150,000	5,000	750		
Nov-19	0	1,000,000	150,000	5,000	750	Bad Debt	0.50%
Dec-19	0	1,000,000	150,000	5,000	750		
		12,000,000	1,800,000	60,000	9,000		

Reset Prior to Zero

Percentage Debtors Payments

- Current - 210 days

When completing the receipt assumptions, it is necessary to enter the terms based on past experience or future estimates. E.g., in your industry based on your past debtors performance, 30% of your sales are on a cash basis, it would then be necessary to enter 30% in the current area. If 50% of your debtors pay on a 30-day basis then enter 50% in the 30-day field. After entering the % you require and the calculation of debtors receipts does not give you the desired effect in any particular month, you may enter an adjustment which may be a negative or positive figure in the adjustment column. The total Percentage Payment column must add up to 100% otherwise the total will show and Error.

If you are setting up a Cash Flow for a cash business enter 100 into the current % area.

Bad debts %

The system calculates bad debts by multiplying the total Turnover including VAT for all products by the Bad debt % and inserts the result automatically in the Income Statement. Debtors are reduced

by the bad debt percentage. The bad debts calculated take into account vat and updates the appropriate schedules.

Purchases Cycle

There is a [purchase](#) cycle screen where the parameters are set for purchases. When setting the amount of purchases see the effect on [stock](#).

Purchases can be made from a **local source** or an **oversease source**.

Purchase Parameters												
ACCFIN SOFTWARE PTY LTD												
	Purchases Schedule			Factors			Overseas factors				Tot.	
	Purchases	Overseas	Closing Bal	Local	O/Seas	VAT rate	Supplier	Duty	Freight	Other		
Jan-20	1,200,000	0	600,000	2.00	0.00	15.00%	0.00%	0.00%	0.00%	0.00%	0%	
Feb-20	600,000	0	600,000	1.00	0.00	15.00%	0.00%	0.00%	0.00%	0.00%	0%	
Mar-20	600,000	0	600,000	1.00	0.00	15.00%	0.00%	0.00%	0.00%	0.00%	0%	
Apr-20	600,000	0	600,000	1.00	0.00	15.00%	0.00%	0.00%	0.00%	0.00%	0%	
May-20	600,000	0	600,000	1.00	0.00	15.00%	0.00%	0.00%	0.00%	0.00%	0%	
Jun-20	600,000	0	600,000	1.00	0.00	15.00%	0.00%	0.00%	0.00%	0.00%	0%	
Jul-20	600,000	0	600,000	1.00	0.00	15.00%	0.00%	0.00%	0.00%	0.00%	0%	
Aug-20	600,000	0	600,000	1.00	0.00	15.00%	0.00%	0.00%	0.00%	0.00%	0%	
Sep-20	600,000	0	600,000	1.00	0.00	15.00%	0.00%	0.00%	0.00%	0.00%	0%	
Oct-20	600,000	0	600,000	1.00	0.00	15.00%	0.00%	0.00%	0.00%	0.00%	0%	
Nov-20	600,000	0	600,000	1.00	0.00	15.00%	0.00%	0.00%	0.00%	0.00%	0%	
Dec-20	600,000	0	600,000	1.00	0.00	15.00%	0.00%	0.00%	0.00%	0.00%	0%	
	7,800,000	0										

ResetLocal to One

ResetOS to Zero

Purchases Parameters

The screen below is where you set up the purchases. A factor basis is used to tell the system how much stock is to be purchased. The purchases factor can be set up for the purchase of local stock and overseas stock.

Purchase Parameters											
ACCFIN SOFTWARE PTY LTD											
	Purchases Schedule			Factors			Overseas factors				Tot.
	Purchases	Overseas	Closing Bal	Local	O/Seas	VAT rate	Supplier	Duty	Freight	Other	
Jan-20	600,000	600,000	600,000	1.00	1.00	15.00%	100.00%	0.00%	0.00%	0.00%	100%
Feb-20	600,000	600,000	1,200,000	1.00	1.00	15.00%	100.00%	0.00%	0.00%	0.00%	100%
Mar-20	600,000	600,000	1,800,000	1.00	1.00	15.00%	100.00%	0.00%	0.00%	0.00%	100%
Apr-20	600,000	1,200,000	3,000,000	1.00	2.00	15.00%	200.00%	0.00%	0.00%	0.00%	200%
May-20	600,000	600,000	3,600,000	1.00	1.00	15.00%	100.00%	0.00%	0.00%	0.00%	100%
Jun-20	600,000	600,000	4,200,000	1.00	1.00	15.00%	100.00%	0.00%	0.00%	0.00%	100%
Jul-20	600,000	600,000	4,800,000	1.00	1.00	15.00%	100.00%	0.00%	0.00%	0.00%	100%
Aug-20	600,000	600,000	5,400,000	1.00	1.00	15.00%	100.00%	0.00%	0.00%	0.00%	100%
Sep-20	600,000	600,000	6,000,000	1.00	1.00	15.00%	100.00%	0.00%	0.00%	0.00%	100%
Oct-20	600,000	600,000	6,600,000	1.00	1.00	15.00%	100.00%	0.00%	0.00%	0.00%	100%
Nov-20	600,000	600,000	7,200,000	1.00	1.00	15.00%	100.00%	0.00%	0.00%	0.00%	100%
Dec-20	600,000	600,000	7,800,000	1.00	1.00	15.00%	100.00%	0.00%	0.00%	0.00%	100%
7,200,000	7,200,000	7,800,000									

ResetLocal to One

ResetOS to Zero

Purchases Factor

A purchase factor of 1 represents the value of the cost of goods sold that are purchased to replace. 1 will keep the stock level the same i.e. replace the goods consumed. A factor of greater than 1 represents the percentage increase of the amount greater than 1 of purchases.

Purchases are for **goods for resale** or for **raw materials** in a manufacturing company. If the stockholding has to be increased for any seasonal fluctuations, then the factor must be greater than 1. E.g., if the factor is 1.2 then that month's purchases will be 20% more than that month's cost of goods sold or goods consumed. This means that the stock level will be increased by 20% of purchases. If you wish to reduce the stock level make the Factor less than i.e. .80 - this will calculate purchases of 80% of the cost of goods.

If you do not wish to use the factor basis you may enter the actual amount of purchases in the adjustment column of the stock sheet and by setting the factor to zero.

By playing what if with the purchases factor, see the effect that it has on the cash flow.

The amount of purchases will be entered into the [creditors](#) sheet.

Purchases VAT Rate

Enter the Vat rate that applies to local purchases here. You can adjust to an average rate if required.

Purchase Parameters Overseas

This screen also deals with overseas purchases parameters which can work simultaneously with the local purchases. In other words you can purchase from local suppliers as well as overseas suppliers. If all the purchases are overseas, ensure that the local purchases parameters are set so that there are no local purchases i.e. 0. In other words change the factor on local purchases to zero. If you purchase from both, work out the percentage e.g say local is 70% and overseas is 30% make the factor on local .7 and on overseas .3.

Duty

Enter the percentage of the duty. E.g if the duty is 5% enter.

Freight

Enter the percentage of the freight. E.g if the freight is 5% enter.

Other

Enter the percentage of the other costs. E.g if the other costs is 5% enter.

The cost of duty freight and other is calculated as a percentage of the purchase and will be added to trade creditors. In the model it is treated as an expense.

Purchases / Overseas / Closing Balance

The purchase amount is calculated based on the factor multiplied by cost of goods sold. The percentage of costs i.e. duty, freight and other is included in purchases. The credit or liability side of these expenses will be added to a local creditors.

Supplier Duty Freight Other

Where you calculate overseas purchases the liability for the local supplier will be transferred to Trade Creditors and the liability for the overseas supplier will be transferred to Overseas Creditors.

Overseas Purchases Schedule

This is a schedule of overseas purchases. In some instances it is difficult to get a vat figure based on percentages you can change the vat figure here to the actual value.

Stock

The Stock and Overseas Purchases screens reflect the movement of stock during a month showing the balance at the end of each month. After setting up this screen You may use the adjustment column to manipulate your stockholding which will obviously have an impact on your creditors and on your cash flow. This will automatically adjust local purchases.

Stock Schedule							
ACCFIN SOFTWARE PTY LTD							
	Opening Bal	+Purchases	+/- Adj	O/S Purch	VAT Local	COS	Closing Bal
Jan-20	0	600,000	0	600,000	90,000	600,000	600000
Feb-20	600,000	600,000	0	600,000	90,000	600,000	1200000
Mar-20	1,200,000	600,000	0	600,000	90,000	600,000	1800000
Apr-20	1,800,000	600,000	0	1,200,000	90,000	600,000	3000000
May-20	3,000,000	600,000	0	600,000	90,000	600,000	3600000
Jun-20	3,600,000	600,000	0	600,000	90,000	600,000	4200000
Jul-20	4,200,000	600,000	0	600,000	90,000	600,000	4800000
Aug-20	4,800,000	600,000	0	600,000	90,000	600,000	5400000
Sep-20	5,400,000	600,000	0	600,000	90,000	600,000	6000000
Oct-20	6,000,000	600,000	0	600,000	90,000	600,000	6600000
Nov-20	6,600,000	600,000	0	600,000	90,000	600,000	7200000
Dec-20	7,200,000	600,000	0	600,000	90,000	600,000	7800000
	44,400,000	7,200,000	0	7,800,000	1,080,000	7,200,000	

Reset ADJ to Zero

Opening Balance

This is the opening stock balance at the beginning of the month.

Purchases

This is the total purchase from local and overseas suppliers.

Adjustment - Input Field

This is an Input column that will allow you to adjust purchases accordingly. This will affect the local purchases only.

VAT Local

This displays the VAT paid for purchases.

Raw Materials

This model is about the determination of cash flow. It is therefore important to make the valuation of raw materials the actual cost of acquiring the raw materials. Therefore don't worry about increasing the value of your stock as this will have an effect on cash flow.

Expenditure

How to work out fixed expenditure

The fixed expenditure of a business is much easier than sales to work out. The Fixed Expenditure Screen of Cash Flow Forecaster indicates the different types of fixed expenditure available which will help you build up to the total. Work out the biggest expenses first e.g. Salaries Rent etc. Determine which ones are variable and which are not.

Once you have the correct Fixed Expenditure the system will tell you the break even Turnover I.e. the Turnover required before the business can make a profit. This you will find on the ratio screen.

How to input Variable Expenses

These are expenses input as a percentage of total sales E.g. If your business pays commission as a percentage of sales input the percentage in the Variable Expenditure Input.

In many instances it may be necessary to use the variable expenditure screen to enter the actual amounts of expenditure instead of using the percentage expenditure option as the accuracy of the expenditure could be affected.

The Income Statement sheet displays the end result of Fixed Expenditure input. None of the figures displayed here may be edited. In order to see the input of fixed expenses go to Fixed Expenditure Input.

Non Cash Expenditure will come from debtors being **bad debts** and fixed assets being depreciation.

There are sort buttons on the bottom of the screen, one been an ability to reset all the expenses, percentages and sort the expenses by description.

Variable Expenditure

The Income Statement sheet displays the end result of variable Expenditure input. None of the figures displayed here may be edited. In order to see the input of variable expenses go to Fixed Expenditure Input.

Interest

Enter the interest rate percentages into this screen for both interest to be received and paid. You can also enter the overdraft facility on the screen.

ACCFIN SOFTWARE PTY LTD												
	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20
Net Interest												
Interest Received												
Sundry Debtors	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Long Term Loan Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Bank Balance	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Interest Paid												
Sundry Creditors	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Mortgage Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Instalment Sale	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Shareholders	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Long Term Loans Payable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Bank Overdraft	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Bank Overdraft facility	0	0	0	0	0	0	0	0	0	0	0	0
<input type="button" value="Clear Interest"/>												

Interest Rates

This option is where you enter the interest rates which will be used by various screens throughout the Cash Flow Forecaster.

Interest Results Screen

This Results interest display the schedule of total interest received and paid and cant be edited

ACCFIN SOFTWARE PTY LTD													
Net Interest	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	TOTAL
Interest Received													
Sundry Debtors	0	0	0	0	0	0	0	0	0	0	0	0	0
Long Term Loan Rec	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank Balance	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0
Interest Paid													
Sundry Creditors	0	0	0	0	0	0	0	0	0	0	0	0	0
Mortgage Loans	0	0	0	0	0	0	0	0	0	0	0	0	0
Instalment Sale	0	9,458	9,412	9,366	9,319	9,271	9,224	9,175	9,127	9,078	9,029	8,979	101,437
Shareholders	0	0	0	0	0	0	0	0	0	0	0	0	0
Long Term Loans Payable	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank Overdraft	0	0	0	0	0	0	0	0	0	0	0	0	0
Factoring Costs	0	0	0	0	0	0	0	0	0	0	0	0	0
Factoring Loan	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	9,458	9,412	9,366	9,319	9,271	9,224	9,175	9,127	9,078	9,029	8,979	101,437
Net Interest	0	-9,458	-9,412	-9,366	-9,319	-9,271	-9,224	-9,175	-9,127	-9,078	-9,029	-8,979	-101,437

Taxation and Vat

The system has 2 tax screens one to do the calculations which will be based on the income statement and the other to do the cash flow aspects of tax and a VAT screen which will allow you to set up the VAT Parameters.

[Taxation Calculation](#)

[Taxation Schedule](#)

[Vat Parameters](#)

Taxation Schedule

This screen is for entering tax payments.

Taxation Schedule		ACCFIN SOFTWARE PTY LTD			
	Opening Bal	+ Taxation	- Provisional	- Payments	Closing Bal
Jan-20	0	110,600	0	0	110,600
Feb-20	110,600	110,600	0	0	221,200
Mar-20	221,200	110,600	0	0	331,800
Apr-20	331,800	110,600	0	0	442,400
May-20	442,400	110,600	0	0	553,000
Jun-20	553,000	110,600	0	0	663,600
Jul-20	663,600	110,600	0	0	774,200
Aug-20	774,200	110,600	0	0	884,800
Sep-20	884,800	110,600	0	0	995,400
Oct-20	995,400	110,600	0	0	1,106,000
Nov-20	1,106,000	110,600	0	0	1,216,600
Dec-20	1,216,600	110,600	0	0	1,327,200
		1,327,200	0	0	

Provisional (Input)

Enter provisional tax payments made. Remember if the business entity has made profits and has been assessed it is necessary to make provisional tax payments twice a year.

Payments (Input)

Enter the payments made on assessments.

Fixed Assets

The fixed asset screens will allow you to enter details of fixed assets the opening balances come from the trial balance. You may make acquisitions and indicate how the acquisitions are gonna be paid for either on a credit basis i.e. instalment sale or for cash. You may enter your depreciation rates. Behind each fixed assets get screen is a provision for depreciation screen.

The screenshot displays a software interface with a menu on the left and a data table on the right. The menu is titled 'Fixed assets' and includes options such as 'Land and Buildings', 'Mortgage Bond', 'Plant_Equipment', 'Plant_Equipment Provision for Dep.', 'Computer Equipment', 'Computer Equipment Provision for Dep.', 'Motor Vehicles', 'Motor Vehicles Provision for Dep.', 'TotalFixed Assets', 'TotalFixed Assets.Dep', and 'Instalment Calculator'. Below the menu, the table is titled 'Plant & Equipment' and shows data for 'ARE PTY LTD'. The table has columns for 'Opening bal', 'Disposal', 'Closing bal', 'Credit', 'Cash', 'Install', 'Exist Inst', 'Vat Rate', and 'Disposal'. The data is organized by month from Jan-20 to Dec-20. The 'Credit' column shows a value of 1,000,000 for Jan-20, and the 'Install' column shows a value of 15,000 for each month from Jan-20 to Dec-20. The 'Vat Rate' column shows a value of 15.00% for each month. The 'Disposal' column shows a value of 0 for each month. The table also includes a 'Reset MB', 'Reset Cash', 'Reset Install', and 'Reset E.Install' buttons at the bottom.

Plant & Equipment		ARE PTY LTD		Disposal		Closing bal		Financing			Disposal		
Opening bal								Credit	Cash	Install	Exist Inst	Vat Rate	Disposal
Jan-20	0	1,000,000	150,000	0	1,000,000	1,000,000	0	15,000	0	15,000	0	15.00%	0
Feb-20	1,000,000	0	0	0	1,000,000	0	0	15,000	0	15,000	0	15.00%	0
Mar-20	1,000,000	0	0	0	1,000,000	0	0	15,000	0	15,000	0	15.00%	0
Apr-20	1,000,000	0	0	0	1,000,000	0	0	15,000	0	15,000	0	15.00%	0
May-20	1,000,000	0	0	0	1,000,000	0	0	15,000	0	15,000	0	15.00%	0
Jun-20	1,000,000	0	0	0	1,000,000	0	0	15,000	0	15,000	0	15.00%	0
Jul-20	1,000,000	0	0	0	1,000,000	0	0	15,000	0	15,000	0	15.00%	0
Aug-20	1,000,000	0	0	0	1,000,000	0	0	15,000	0	15,000	0	15.00%	0
Sep-20	1,000,000	0	0	0	1,000,000	0	0	15,000	0	15,000	0	15.00%	0
Oct-20	1,000,000	0	0	0	1,000,000	0	0	15,000	0	15,000	0	15.00%	0
Nov-20	1,000,000	0	0	0	1,000,000	0	0	15,000	0	15,000	0	15.00%	0
Dec-20	1,000,000	0	0	0	1,000,000	0	0	15,000	0	15,000	0	15.00%	0
		1,000,000	150,000	0				1,000,000	0	180,000	0		0

The various types of fixed assets are listed below;-

- [Land and buildings](#)
- [Mortgage bond](#)
- [Plant and equipment](#)
- [Computer equipment](#)
- [Motor vehicle](#)

there are also schedules that will show you the total assets and the total fixed asset depreciation. There is also an instalment calculator.

Land and Buildings

This asset on CFF is a long-term asset and is normally land and buildings. You may change the name to something else in the opening [trial balance](#) and it will change. The asset is linked to a mortgage bond or a form of long term loan payable. If you are to acquire an asset you can enter how you are going to pay for it either on a long-term loan like a mortgage bond or for cash.

Fixed Asset 1														
ACCFIN SOFTWARE PTY LTD														
Land and Buildings						Financing				Disposal				
Opening bal	Acquisition	+VAT	- Disposal	Closing bal		Mortgage	Cash	Install	VAT rate	Disposal	VAT	Cost	AccumDep	Profit/loss
Jan-20	0	0	0	0	0	0	0	0	0.00%	0	0	0	0	0
Feb-20	0	0	0	0	0	0	0	0	0.00%	0	0	0	0	0
Mar-20	0	0	0	0	0	0	0	0	0.00%	0	0	0	0	0
Apr-20	0	0	0	0	0	0	0	0	0.00%	0	0	0	0	0
May-20	0	0	0	0	0	0	0	0	0.00%	0	0	0	0	0
Jun-20	0	0	0	0	0	0	0	0	0.00%	0	0	0	0	0
Jul-20	0	0	0	0	0	0	0	0	0.00%	0	0	0	0	0
Aug-20	0	0	0	0	0	0	0	0	0.00%	0	0	0	0	0
Sep-20	0	0	0	0	0	0	0	0	0.00%	0	0	0	0	0
Oct-20	0	0	0	0	0	0	0	0	0.00%	0	0	0	0	0
Nov-20	0	0	0	0	0	0	0	0	0.00%	0	0	0	0	0
Dec-20	0	0	0	0	0	0	0	0	0.00%	0	0	0	0	0
	0	0	0			0	0	0		0	0	0	0	0

Reset MB

Reset Cash

Reset Install

Financing: Mortgage / Cash

Enter the cost of Land and Buildings including VAT in the month that you spend the money. If you purchased on mortgage loan then enter the amount in the mortgage column. If the purchase is for cash enter the full amount of the payment in the cash column.

Mortgage Installments

Enter the total of all installments here.

Land and Buildings Acquisition VAT Rate

Enter the VAT rate applicable and the VAT will be calculated automatically. If there is no VAT deduction allowed, add the VAT to the cost figure and set the VAT rate to zero.

Land and Buildings Disposal

Enter the actual amount received on disposal of the land and buildings including VAT in the month that it was received.

Land and Buildings Cost

Enter the original cost of the land and buildings sold.

Land and Buildings Accumulated Depreciation

Where a fixed asset is disposed of, enter the amount of the accumulated depreciation of the fixed asset to the date of disposal.

Plant Equipment Furniture

A fixed asset screen is shown below. This screen allows the acquisition of an asset and how the asset is to be paid for either on credit by some form of instalment sale or for cash. The name of the asset type can be changed in the [opening trial balance](#) by just typing over the name. If the file is saved and opened again the menu option will change with the name that you have typed in.

There are in fact 3 asset types of this nature which will allow you to have different kinds of fixed assets with different depreciation rates and payment types. There is also [land and buildings](#) screen.

Fixed Asset 2		ACCFIN SOFTWARE PTY LTD											
Plant & Equipment		Financing					Disposal						
Opening bal	Acquisition	+ Vat	- Disposal	Closing bal	Credit	Cash	Install	Exist Inst	Vat Rate	Disposal	Vat	Cost	AccumD
Jan-20	0	1,000,000	150,000	0	1,000,000	1,000,000	0	15,000	0	15.00%	0	0	0
Feb-20	1,000,000	0	0	0	1,000,000	0	0	15,000	0	15.00%	0	0	0
Mar-20	1,000,000	0	0	0	1,000,000	0	0	15,000	0	15.00%	0	0	0
Apr-20	1,000,000	0	0	0	1,000,000	0	0	15,000	0	15.00%	0	0	0
May-20	1,000,000	0	0	0	1,000,000	0	0	15,000	0	15.00%	0	0	0
Jun-20	1,000,000	0	0	0	1,000,000	0	0	15,000	0	15.00%	0	0	0
Jul-20	1,000,000	0	0	0	1,000,000	0	0	15,000	0	15.00%	0	0	0
Aug-20	1,000,000	0	0	0	1,000,000	0	0	15,000	0	15.00%	0	0	0
Sep-20	1,000,000	0	0	0	1,000,000	0	0	15,000	0	15.00%	0	0	0
Oct-20	1,000,000	0	0	0	1,000,000	0	0	15,000	0	15.00%	0	0	0
Nov-20	1,000,000	0	0	0	1,000,000	0	0	15,000	0	15.00%	0	0	0
Dec-20	1,000,000	0	0	0	1,000,000	0	0	15,000	0	15.00%	0	0	0
		1,000,000	150,000	0		1,000,000	0	180,000	0		0	0	0
					Reset MB	Reset Cash	Reset Install	Reset E.Install					

Provision for Depreciation

Each fixed asset class has a sheet for depreciation. Insert the depreciation rate and select the depreciation type.

Fixed Asset 2 Prov for dep		ACCFIN SOFTWARE PTY LTD					Reducing Balance ▼
	Opening Bal	Dep New	Dep Exist	Disposal	Closing Bal	Dep Rate	
Jan-20	0	12,500	0	0	12,500	15.00%	
Feb-20	12,500	12,500	0	0	25,000	15.00%	
Mar-20	25,000	12,500	0	0	37,500	15.00%	
Apr-20	37,500	12,500	0	0	50,000	15.00%	
May-20	50,000	12,500	0	0	62,500	15.00%	
Jun-20	62,500	12,500	0	0	75,000	15.00%	
Jul-20	75,000	12,500	0	0	87,500	15.00%	
Aug-20	87,500	12,500	0	0	100,000	15.00%	
Sep-20	100,000	12,500	0	0	112,500	15.00%	
Oct-20	112,500	12,500	0	0	125,000	15.00%	
Nov-20	125,000	12,500	0	0	137,500	15.00%	
Dec-20	137,500	12,500	0	0	150,000	15.00%	
		150,000	0	0			
<input type="button" value="Reset Dep"/>							

Total Fixed Assets

This screen shows the totals of the 3 main asset types.

Total Fixed Assets														
ACCFIN SOFTWARE PTY LTD														
Total Fixed Assets					Financing				Disposal					
	Opening Bal	Acquisition	+ Vat	- Disposal	Closing bal	Credit	Cash	Install	Exist Inst	Disposal	Vat	Cost	AccumDep	Profit/loss
Jan-20	0	1,000,000	150,000	0	1,000,000	1,000,000	0	15,000	0	0	0	0	0	0
Feb-20	1,000,000	0	0	0	1,000,000	0	0	15,000	0	0	0	0	0	0
Mar-20	1,000,000	0	0	0	1,000,000	0	0	15,000	0	0	0	0	0	0
Apr-20	1,000,000	0	0	0	1,000,000	0	0	15,000	0	0	0	0	0	0
May-20	1,000,000	0	0	0	1,000,000	0	0	15,000	0	0	0	0	0	0
Jun-20	1,000,000	0	0	0	1,000,000	0	0	15,000	0	0	0	0	0	0
Jul-20	1,000,000	0	0	0	1,000,000	0	0	15,000	0	0	0	0	0	0
Aug-20	1,000,000	0	0	0	1,000,000	0	0	15,000	0	0	0	0	0	0
Sep-20	1,000,000	0	0	0	1,000,000	0	0	15,000	0	0	0	0	0	0
Oct-20	1,000,000	0	0	0	1,000,000	0	0	15,000	0	0	0	0	0	0
Nov-20	1,000,000	0	0	0	1,000,000	0	0	15,000	0	0	0	0	0	0
Dec-20	1,000,000	0	0	0	1,000,000	0	0	15,000	0	0	0	0	0	0
		1,000,000	150,000	0		1,000,000	0	180,000	0	0	0	0	0	0

Long Term Loan Receivable

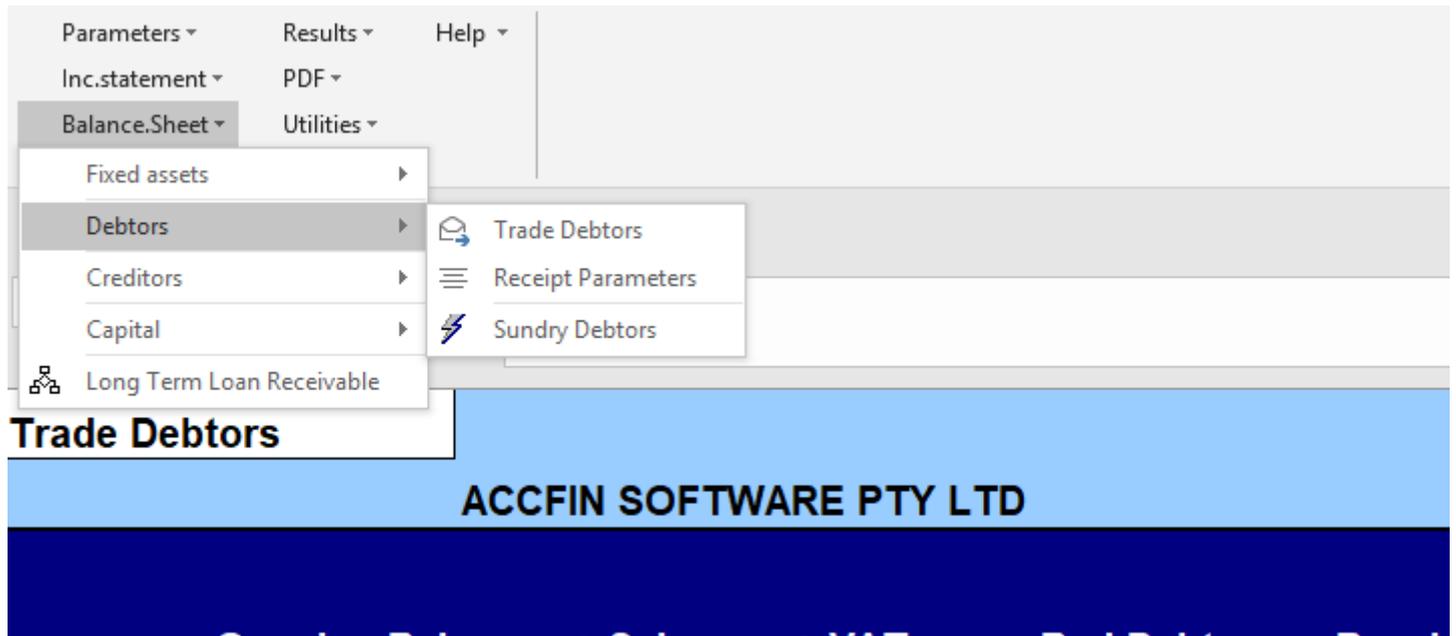
This sheet will allow you to enter movement in a Long Term Loan Receivable. Enter the interest rate by clicking on the interest button.

Long Term Loan Receivable		ACCFIN SOFTWARE PTY LTD				
	OPENING BAL	+ MONEY OUT	- MONEY IN	INTEREST	CLOSING BAL	INT.RATE
Jan-20	0	2,000,000	0	0	2,000,000	12.00%
Feb-20	2,000,000	0	0	20,000	2,020,000	12.00%
Mar-20	2,020,000	0	0	20,200	2,040,200	12.00%
Apr-20	2,040,200	0	0	20,402	2,060,602	12.00%
May-20	2,060,602	0	1,000,000	20,606	1,081,208	12.00%
Jun-20	1,081,208	0	0	10,812	1,092,020	12.00%
Jul-20	1,092,020	50,000	0	10,920	1,152,940	12.00%
Aug-20	1,152,940	0	0	11,529	1,164,470	12.00%
Sep-20	1,164,470	0	0	11,645	1,176,114	12.00%
Oct-20	1,176,114	0	0	11,761	1,187,876	12.00%
Nov-20	1,187,876	0	0	11,879	1,199,754	12.00%
Dec-20	1,199,754	0	0	11,998	1,211,752	12.00%
		2,050,000	1,000,000	161,752		

Please note that the title of this sheet can be changed on the [opening trial balance](#).

Current Assets

The screen below shows the available Current Assets.



[Trade Debtors](#)

[Receipt Parameters](#)

[Sundry Debtors](#)

Trade Debtors

This reflects the Trade Debtors schedule.

Trade Debtors								
ACCFIN SOFTWARE PTY LTD								
	Opening Bal	+ Sales	+ VAT	- Bad Debts	- Receipts	- AJ Receipts	Closing Bal	Days
Jan-20	0	1,000,000	150,000	5,750	686,550	0	457,700	13.73
Feb-20	457,700	1,000,000	150,000	5,750	1,144,250	0	457,700	13.73
Mar-20	457,700	1,000,000	150,000	5,750	1,144,250	0	457,700	13.73
Apr-20	457,700	1,000,000	150,000	5,750	1,144,250	0	457,700	13.73
May-20	457,700	1,000,000	150,000	5,750	1,144,250	0	457,700	13.73
Jun-20	457,700	1,000,000	150,000	5,750	1,144,250	0	457,700	13.73
Jul-20	457,700	1,000,000	150,000	5,750	1,144,250	0	457,700	13.73
Aug-20	457,700	1,000,000	150,000	5,750	1,144,250	0	457,700	13.73
Sep-20	457,700	1,000,000	150,000	5,750	1,144,250	0	457,700	13.73
Oct-20	457,700	1,000,000	150,000	5,750	1,144,250	0	457,700	13.73
Nov-20	457,700	1,000,000	150,000	5,750	1,144,250	0	457,700	13.73
Dec-20	457,700	1,000,000	150,000	5,750	1,144,250	0	457,700	13.73
		12000000	1800000	69000	13273300	0		

Reset ADJ to Zero

The only area you may edit is the Adjust Receipts Column. Receipts are calculated on a parameter basis found under [Receipt Parameters](#). You may edit the receipt parameters to cater for seasonal fluctuations by entering the amounts in the adjustment receipts field.

Adjust Receipts

Where debtors collections may not be up to expectations owing to seasonal fluctuations cash receipts may be adjusted by entering the adjusted amounts in the adjustment column. A negative or positive figure may be entered here, e.g., you may wish to reduce the collections for a particular month by entering a minus amount in one month end then catching up the collections in the months thereafter by entering positive amounts.

The ratio calculations of Cash Flow Forecaster will show the number of days in debtors.

Receipt Parameters

Receipt Parameters		ACCFIN SOFTWARE PTY LTD						
	Prior Mths	Sales	Vat	Bad Debt	Vat Adj	Payment	%	
Jan-19	0	1,000,000	150,000	5,000	750	Current	60.00%	
Feb-19	0	1,000,000	150,000	5,000	750	30 Days	40.00%	
Mar-19	0	1,000,000	150,000	5,000	750	60 Days	0.00%	
Apr-19	0	1,000,000	150,000	5,000	750	90 Days	0.00%	
May-19	0	1,000,000	150,000	5,000	750	120 Days	0.00%	
Jun-19	0	1,000,000	150,000	5,000	750	150 Days	0.00%	
Jul-19	0	1,000,000	150,000	5,000	750	180 Days	0.00%	
Aug-19	0	1,000,000	150,000	5,000	750	210 Days	0.00%	
Sep-19	0	1,000,000	150,000	5,000	750		100.00%	
Oct-19	0	1,000,000	150,000	5,000	750			
Nov-19	0	1,000,000	150,000	5,000	750	Bad Debt	0.50%	
Dec-19	0	1,000,000	150,000	5,000	750			
		12,000,000	1,800,000	60,000	9,000			

Reset Prior to Zero

Sundry Debtors

The sundry debtors screen commence when a figure is entered in the opening trial balance. The cash movement can be manipulated on the screen below and interest can be entered on the [interest rate](#) screen.

Sundry Debtors						
ACCFIN SOFTWARE PTY LTD						
	Opening Bal	+ Money Out	- Money In	Interest	Closing Bal	Int rate
Jan-20	0	100,000	0	0	100,000	0.00%
Feb-20	100,000	0	0	0	100,000	0.00%
Mar-20	100,000	0	0	0	100,000	0.00%
Apr-20	100,000	0	0	0	100,000	0.00%
May-20	100,000	0	10,000	0	90,000	0.00%
Jun-20	90,000	0	0	0	90,000	0.00%
Jul-20	90,000	0	0	0	90,000	0.00%
Aug-20	90,000	0	0	0	90,000	0.00%
Sep-20	90,000	0	0	0	90,000	0.00%
Oct-20	90,000	0	0	0	90,000	0.00%
Nov-20	90,000	0	0	0	90,000	0.00%
Dec-20	90,000	0	0	0	90,000	0.00%
		100,000	10,000	0		

Capital

The menu below shows the various capital sheets that can be addressed.

The screenshot displays the 'Balance Sheet' menu in a software application. The menu is open, showing several options. The 'Capital' option is selected and expanded, revealing a sub-menu with the following items: 'Share capital', 'Shareholders Loans', 'Long Term Loans Payable', 'Instalment Calculator', 'Instalment Sales', and 'Dividends'. The background shows a financial table for 'CCFIN SOFTWARE PTY LTD' with columns for 'OPENING BALANCE', '- MONEY IN', 'INTEREST', 'CLOSING BAL', and 'INT.RATE'. The table data is as follows:

	OPENING BALANCE		- MONEY IN	INTEREST	CLOSING BAL	INT.RATE
Jan-20			0	0	2,000,000	12.00%
Feb-20	2,000,000	0	0	20,000	2,020,000	12.00%
Mar-20	2,020,000	0	0	20,200	2,040,200	12.00%
Apr-20	2,040,200	0	0	20,402	2,060,602	12.00%

Some of the sheets can have their title changed on the [opening trial balance](#).

[Share Capital](#)

[Shareholders Loans](#)

[Long Term Loans Payable](#)

[Instalment Calculator](#)

[Instalment Sales](#)

[Dividends](#)

Share Capital

The share capital screen will allow entry of share capital into the model and any shared capital paid back which will be part of a buyback. This screen is also to take care of the share premium account by treating them as one account.

Share Capital				
ACCFIN SOFTWARE PTY LTD				
	OPENING BAL	+ MONEY IN	- MONEY OUT	CLOSING BAL
Jan-20	0	1,000,000	0	1,000,000
Feb-20	1,000,000	0	0	1,000,000
Mar-20	1,000,000	0	0	1,000,000
Apr-20	1,000,000	0	0	1,000,000
May-20	1,000,000	0	0	1,000,000
Jun-20	1,000,000	0	0	1,000,000
Jul-20	1,000,000	0	0	1,000,000
Aug-20	1,000,000	0	0	1,000,000
Sep-20	1,000,000	0	0	1,000,000
Oct-20	1,000,000	0	0	1,000,000
Nov-20	1,000,000	0	0	1,000,000
Dec-20	1,000,000	0	0	1,000,000
		1,000,000	0	

Reset In Reset Out

Shareholders Loans

The shareholders loan screen will allow the necessary funding for the business model to be input here as well as money to be withdrawn out of the shareholders loan account. By entering an interest rate into the interest input screen the system will automatically calculate interest on the loan.

Shareholders Loans						
ACCFIN SOFTWARE PTY LTD						
	CLOSING BAL	+ MONEY IN	- MONEY OUT	+ INTEREST	CLOSING BAL	INT.RATE
Jan-20	0	1,000,000	0	0	1,000,000	10.00%
Feb-20	1,000,000	0	0	8,333	1,008,333	10.00%
Mar-20	1,008,333	0	0	8,403	1,016,736	10.00%
Apr-20	1,016,736	0	0	8,473	1,025,209	10.00%
May-20	1,025,209	0	0	8,543	1,033,752	10.00%
Jun-20	1,033,752	0	50,000	8,615	992,367	10.00%
Jul-20	992,367	0	0	8,270	1,000,637	10.00%
Aug-20	1,000,637	0	0	8,339	1,008,975	10.00%
Sep-20	1,008,975	0	0	8,408	1,017,383	10.00%
Oct-20	1,017,383	0	0	8,478	1,025,862	10.00%
Nov-20	1,025,862	0	0	8,549	1,034,410	10.00%
Dec-20	1,034,410	0	0	8,620	1,043,031	10.00%
		1,000,000	50,000	93,031		

Long Term Loan Payable

This screen allows the details of long term loans payable to be entered. Enter any movements in cash on the screen and the balance and the interest rate will be adjusted accordingly if an interest rate has been entered.

Long Term Loans Payable		ACCFIN SOFTWARE PTY LTD					
	OPENING BAL	+MONEY IN	-MONEY OUT	INTEREST	CLOSING BAL	INT.RATE	
Jan-20	2,000,000	0	50,000	25,000	1,975,000	15.00%	
Feb-20	1,975,000	0	50,000	24,688	1,949,688	15.00%	
Mar-20	1,949,688	0	50,000	24,371	1,924,059	15.00%	
Apr-20	1,924,059	0	50,000	24,051	1,898,109	15.00%	
May-20	1,898,109	0	50,000	23,726	1,871,836	15.00%	
Jun-20	1,871,836	0	50,000	23,398	1,845,234	15.00%	
Jul-20	1,845,234	0	50,000	23,065	1,818,299	15.00%	
Aug-20	1,818,299	0	50,000	22,729	1,791,028	15.00%	
Sep-20	1,791,028	0	50,000	22,388	1,763,416	15.00%	
Oct-20	1,763,416	0	50,000	22,043	1,735,458	15.00%	
Nov-20	1,735,458	0	50,000	21,693	1,707,152	15.00%	
Dec-20	1,707,152	0	50,000	21,339	1,678,491	15.00%	
		0	600,000	278,491			

Mortgage Bond

When a long-term asset like land or buildings is acquired certain cells on the [Land and Building](#) Screen as shown below must be entered. You can indicate if you are acquiring the asset by cash or by way of a mortgage bond and you can enter the amount in the install column. It's important to note that if there are existing mortgage bonds you enter the opening figure in the trial balance where space is provided. If the asset is acquired in the first month or prior to the first month then the full amount of the instalment must be entered on the trial balance otherwise it can be entered in the month that the instalment starts.

Fixed Asset 1		ACCFIN SOFTWARE PTY LTD													
Land and Buildings						Financing				Disposal					
Opening bal	Acquisition	+VAT	- Disposal	Closing bal		Mortgage	Cash	Install	VAT rate	Disposal	VAT	Cost	AccumDep	Profit/loss	
Jan-20	0	1,000,000	0	0	1,000,000	1,000,000	0	20,000	0.00%	0	0	0	0	0	
Feb-20	1,000,000	0	0	0	1,000,000	0	0	20,000	0.00%	0	0	0	0	0	
Mar-20	1,000,000	0	0	0	1,000,000	0	0	20,000	0.00%	0	0	0	0	0	
Apr-20	1,000,000	0	0	0	1,000,000	0	0	20,000	0.00%	0	0	0	0	0	
May-20	1,000,000	0	0	0	1,000,000	0	0	20,000	0.00%	0	0	0	0	0	
Jun-20	1,000,000	0	0	0	1,000,000	0	0	20,000	0.00%	0	0	0	0	0	
Jul-20	1,000,000	0	0	0	1,000,000	0	0	20,000	0.00%	0	0	0	0	0	
Aug-20	1,000,000	0	0	0	1,000,000	0	0	20,000	0.00%	0	0	0	0	0	
Sep-20	1,000,000	0	0	0	1,000,000	0	0	20,000	0.00%	0	0	0	0	0	
Oct-20	1,000,000	0	0	0	1,000,000	0	0	20,000	0.00%	0	0	0	0	0	
Nov-20	1,000,000	0	0	0	1,000,000	0	0	20,000	0.00%	0	0	0	0	0	
Dec-20	1,000,000	0	0	0	1,000,000	0	0	20,000	0.00%	0	0	0	0	0	
		1,000,000	0	0		1,000,000	0	240,000		0	0	0	0	0	

Reset MB
Reset Cash
Reset Install

Enter the opening installments on the trial balance screen as shown below to the right of the trial balance.

Shareholders Loans		0	0
SHAREHOLDERS EQUITY			
Mortgage Bond		2,000,000	2,760,000
Long Term Loans Payable		0	0
Instalment Sale Creditors		0	11,500

Existing Installment	20000
-------------------------	-------

Instalment Calculator

The instalment calculator screen is used to calculate instalments where assets are going to be acquired and the business wants to pay instalments over a period of time. You can set the months and the **effective rate** of interest. Insert the capital before VAT and the calculation and the instalment will be calculated including VAT. The screen does not actually connect into the model it is just an aid to help you work out the instalment on an asset acquisition.

Instalment Calculator	
ACCFIN SOFTWARE PTY LTD	
Fixed Asset Description	
Capital Amount	100,000.00
Vat	15,000.00
	115,000.00
Vat	
No of Instalments	36
Effective Interest Rate	10.00%
Payment	3,710.73

Instalment Sales

This screen shows the schedule of all the instalment sales that the business has. By entering an opening balance on the trial balance and then an existing instalment on to the opening TB and Fixed Asset screen the system will take existing instalment sales as well as the acquisition of assets. The interest rate will be calculated if you enter the [interest rate](#) on interest screen. The screen has a button on the bottom to take you to the interest rate screen where you can put in the interest rates.

Instalment Sale Creditors

ACCFIN SOFTWARE PTY LTD

	Opening Bal	+ Acquisition	+ Interest	- New Instal	- Exist Instal	Closing Bal	Int Rate
Jan-20	0	1,150,000	0	15,000	0	1,135,000	10.00%
Feb-20	1,135,000	0	9,458	15,000	0	1,129,458	10.00%
Mar-20	1,129,458	0	9,412	15,000	0	1,123,870	10.00%
Apr-20	1,123,870	0	9,366	15,000	0	1,118,236	10.00%
May-20	1,118,236	0	9,319	15,000	0	1,112,555	10.00%
Jun-20	1,112,555	0	9,271	15,000	0	1,106,826	10.00%
Jul-20	1,106,826	0	9,224	15,000	0	1,101,050	10.00%
Aug-20	1,101,050	0	9,175	15,000	0	1,095,225	10.00%
Sep-20	1,095,225	0	9,127	15,000	0	1,089,352	10.00%
Oct-20	1,089,352	0	9,078	15,000	0	1,083,430	10.00%
Nov-20	1,083,430	0	9,029	15,000	0	1,077,458	10.00%
Dec-20	1,077,458	0	8,979	15,000	0	1,071,437	10.00%
		1,150,000	101,437	180,000	0		

Interest

Dividends

In this screen you can indicate dividends proposed as well as dividends paid. If a dividend is proposed then you should indicate exactly when it is going to be paid.

Dividends		ACCFIN SOFTWARE PTY LTD			
	OPENING BAL	- MONEY OUT	DIV PROPOSED	CLOSING BAL	
Jan-20	0	0	0	0	
Feb-20	0	0	0	0	
Mar-20	0	0	0	0	
Apr-20	0	0	0	0	
May-20	0	0	0	0	
Jun-20	0	0	0	0	
Jul-20	0	0	0	0	
Aug-20	0	0	0	0	
Sep-20	0	0	0	0	
Oct-20	0	0	0	0	
Nov-20	0	0	0	0	
Dec-20	0	0	0	0	
		0	0		

Reset In Reset Out

Creditors

The creditors menu screen is shown below.

The screenshot shows the 'Creditors' menu screen. A dropdown menu is open, listing various creditor types. The table below shows the financial data for 'ARE PTY LTD' from January 2020 to August 2020. The table has columns for 'Openi', 'Paid', 'Adj', and 'Closing Bal'.

	Openi		Paid	Adj	Closing Bal
Jan-20			300,000	0	300,000
Feb-20	300,000	1,200,000	900,000	0	600,000
Mar-20	600,000	600,000	900,000	0	300,000
Apr-20	300,000	600,000	600,000	0	300,000
May-20	300,000	600,000	600,000	0	300,000
Jun-20	300,000	600,000	600,000	0	300,000
Jul-20	300,000	600,000	600,000	0	300,000
Aug-20	300,000	600,000	600,000	0	300,000

- Trade Creditors
- Payment Parameters
- Overseas Creditors
- Oversease Payment Parameters
- Bills Payable
- Accruals
- Sundry Creditors

Trade Creditors

This screen shows position of local creditors which come from purchases and costs of overseas purchases which are the disbursements costs when the goods have landed. See [purchases parameters](#) and [payment parameters](#) which will allow you to set the parameters of how you pay these local creditors.

Trade Creditors							
ACCFIN SOFTWARE PTY LTD							
	Opening Bal	+ Purchases	+ Vat	- Payments	- Adj	Closing Bal	Days
Jan-20	0	600,000	180,000	0	0	780,000	39.00
Feb-20	780,000	600,000	270,000	0	0	1,650,000	82.50
Mar-20	1,650,000	600,000	180,000	390,000	0	2,040,000	102.00
Apr-20	2,040,000	600,000	180,000	825,000	0	1,995,000	99.75
May-20	1,995,000	600,000	180,000	825,000	0	1,950,000	97.50
Jun-20	1,950,000	600,000	180,000	780,000	0	1,950,000	97.50
Jul-20	1,950,000	600,000	180,000	780,000	0	1,950,000	97.50
Aug-20	1,950,000	600,000	180,000	780,000	0	1,950,000	97.50
Sep-20	1,950,000	600,000	180,000	780,000	0	1,950,000	97.50
Oct-20	1,950,000	600,000	180,000	780,000	0	1,950,000	97.50
Nov-20	1,950,000	600,000	180,000	780,000	0	1,950,000	97.50
Dec-20	1,950,000	600,000	180,000	780,000	0	1,950,000	97.50
		7,200,000	2,250,000	7,500,000	0		

Reset ADJ to Zero

Manipulate payments by going to the [Creditors Payment Parameters](#).

Creditors Liabilities

Trade Creditors

This reflects the Trade Creditors schedule.

Current Liabilities

Overseas Creditors		100.00%				
	Opening Bal	+ Purchases	Trans Bill Pay	- Payments	- Adjustment	Closing Bal
Jul-06	0	600,000	600,000	0	0	0
Aug-06	0	600,000	600,000	0	0	0
Sep-06	0	600,000	600,000	0	0	0
Oct-06	0	600,000	600,000	0	0	0
Nov-06	0	600,000	600,000	0	0	0
Dec-06	0	600,000	600,000	0	0	0
Jan-07	0	600,000	600,000	0	0	0
Feb-07	0	600,000	600,000	0	0	0
Mar-07	0	600,000	600,000	0	0	0
Apr-07	0	600,000	600,000	0	0	0
May-07	0	600,000	600,000	0	0	0
Jun-07	0	600,000	600,000	0	0	0

This reflects the commitment to overseas suppliers. Figures will appear in this screen where you have indicated purchases from overseas suppliers. See Overseas Purchases Parameters. As far as cash flow forecaster is concerned there are 2 ways of handling purchases from overseas supplies:

1. Purchase goods on open account. This means you pay in accordance with your normal credit terms.
2. Purchase goods by establishing letters of credit. This means you furnish a bank guarantee to pay you place the order.

If you are purchasing in accordance with 1 above there is really nothing further to do. Set the payment parameters and review the payments made on this schedule.

If you are purchasing overseas goods by way of letters of credit or LC, the purchases first start when you place the order, because it is at this point that you have to establish the LC or comitment and this comes off your bank facilities. In order to do this you need to start by completing the screen Letters Of Credit. The next step is when the goods arrive you receive the goods at Overseas Purchases Parameters and this causes the goods to flow into the overseas creditors schedule

Note on the top of the Overseas Creditors screen a percentage cell

0.00%

This Percentage will transfer the overseas creditors purchase into the Bills Payable schedule. If this is 100% then the full amount owing to the overseas creditors will be transferred to Bills Payable. After this process the assets and liabilities are part of the books.

Adjustment

This allows you to adjust payments to overses creditors at will. Remember this is where you purchase on open account. **Bills Payable**

This reflects the schedule of Bills Payable. The payment details will be worked out in the Overseas Payment and Bill Payment Parameters.

Current Liabilities

LC Facility	Limit	1,000,000				LC Facility
	Opening Bal	Order	Goods Arrive	Closing Bal	Reduce Bank facility	
Jul-06	0	600,000	600,000	0	600,000	
Aug-06	0	600,000	600,000	0	1,200,000	
Sep-06	0	600,000	600,000	0	1,200,000	
Oct-06	0	600,000	600,000	0	1,200,000	
Nov-06	0	600,000	600,000	0	1,200,000	
Dec-06	0	600,000	600,000	0	1,200,000	
Jan-07	0	600,000	600,000	0	1,200,000	
Feb-07	0	600,000	600,000	0	1,200,000	
Mar-07	0	600,000	600,000	0	1,200,000	
Apr-07	0	600,000	600,000	0	1,200,000	
May-07	0	600,000	600,000	0	1,200,000	
Jun-07	0	600,000	600,000	0	1,200,000	

The cell on the first line is where you can enter the firms LC facility limit. Please note that the firms facilities used are the overdraft as well as letters of credit established. You also have a space to enter the Opening balance LCs that have not arrived.

Where you are purchasing overseas goods by way of letters of credit or LC, the purchases first start when you place the order, because it is at this point that you have to establish the LC or comitment and this comes off your bank facilities. At this point the bank issues a gurantee to the overseas supplier. There is no book entry that effects your books at this stage. In order to do this you need to start by completing this screen. You will note that the order column is populated by goods already covered by LC. In other words the system is working on a replacement basis. You of course can manipulate this according to you exact requirements.

The LC Facility screen also indicates by what amount bank facilities will be reduced by, as well as what you can buy without exceeding your LC facilities.

Factoring Loan

This reflects the Factoring Loan account.

75

Cash Flow Forecaster

Accfin Software.. [Super Duper Co]

File Trading Expenditure WorkingCapital Capital and Loans Fixed Assets Plan,Results Actuals Five Year Plans Setup Help

Factoring Loan

	Opening Bal	Transfer	Repaid	Costs	Interest	Closing Bal	Int.Rate
Jul-06	0	900,000	570,000	39,900	0	369,900	10.00%
Aug-06	369,900	0	400,000	39,900	3,083	12,883	10.00%
Sep-06	12,883	2,000,000	900,000	39,900	107	1,152,890	10.00%
Oct-06	1,152,890	0	1,200,000	39,900	9,607	2,397	10.00%
Nov-06	2,397	2,000,000	1,100,000	39,900	20	942,317	10.00%
Dec-06	942,317	0	900,000	39,900	7,853	90,070	10.00%
Jan-07	90,070	2,000,000	1,140,000	39,900	751	990,720	10.00%
Feb-07	990,720	0	1,000,000	39,900	8,256	38,876	10.00%
Mar-07	38,876	2,000,000	1,140,000	39,900	324	939,100	10.00%
Apr-07	939,100	0	900,000	39,900	7,826	86,826	10.00%
May-07	86,826	2,000,000	1,140,000	39,900	724	987,450	10.00%
Jun-07	987,450	0	900,000	39,900	8,229	136,679	10.00%

FACTORING LOAN

Input Fields

Enter the amount to be repaid to the factoring house as you receive the money from debtors. The system automatically does a calculation of what needs to be repaid on the factoring loan.

Interest Rate %

Enter the rate charged by the factoring house under expenditure interest rates. The factoring costs automatically increases the percentage of the loan.

Accruals

This sheet shows the movement of expenditure in terms of cash paid. Not all expenditure is paid on a cash basis. This option will help determine what is paid for on a cash basis and what is carried forward to the next month as a creditor.

Creditors Payment Parameters

This screen allows you to set the parameters for local creditors.

Creditors Payment Parameters				
ACCFIN SOFTWARE PTY LTD				
	Prior Months		Payment	%
Jan-19	0		Current	0.00%
Feb-19	0		30 Days	0.00%
Mar-19	0		60 Days	50.00%
Apr-19	0		90 Days	50.00%
May-19	0		120 Days	0.00%
Jun-19	0		150 Days	0.00%
Jul-19	0		180 Days	0.00%
Aug-19	0		210 Days	0.00%
Sep-19	0			100.00%
Oct-19	0			
Nov-19	0			
Dec-19	0			
		0		

Reset Prior to Zero

Prior Months Purchase

To obtain the correct creditors payments, enter the prior month's purchases in the left-hand block provided. To obtain the correct total for payments the prior Months Purchases must be entered. Enter the purchases including VAT. This is important where the payment parameters percentages require the information to calculate payments correctly.

Percentage Payment

When completing the creditor payment assumptions, it is necessary to enter the terms based on past experience or how creditors are going to be paid so that cash flow can be maintained. E.g., It may be the policy of your business to pay your creditors on a 60-day basis. It may also be your policy to pay some creditors at 30 days and some creditors at 60 days depending on the terms negotiated. E.g., It may be necessary to enter 30% in the current area, 50% in the 30-day area and 20% in 60-day area.

Overseas Creditors Payment Parameters

This screen allows you to set the parameters for both overseas creditors and for bills payable. Please bear in mind that you can move the overseas creditors into bills payable. Based on arrangements with an overseas supplier you might get long-term bills up to 180 days.

O/Seas Payment Parameters				ACCFIN SOFTWARE PTY LTD			
O/Seas Payment Parameters				Bills Payment Parameters		Bills	
Prior Mths	Payment	%		Prior Mths	Payment	%	
Jan-19	0.00	Current	0.00%	Jan-20	0.00	Current	0.00%
Feb-19	0.00	30 Days	25.00%	Feb-20	0.00	30 Days	50.00%
Mar-19	0.00	60 Days	25.00%	Mar-20	0.00	60 Days	25.00%
Apr-19	0.00	90 Days	25.00%	Apr-20	0.00	90 Days	25.00%
May-19	0.00	120 Days	25.00%	May-20	0.00	120 Days	0.00%
Jun-19	0.00	150 Days	0.00%	Jun-20	0.00	150 Days	0.00%
Jul-19	0.00	180 Days	0.00%	Jul-20	0.00	180 Days	0.00%
Aug-19	0.00	210 Days	0.00%	Aug-20	0.00	210 Days	0.00%
Sep-19	0.00	TOTAL	100.00%	Aug-20	0.00	TOTAL	100.00%
Oct-19	0.00			Sep-20	0.00		
Nov-19	0.00			Oct-20	0.00		
Dec-19	0.00			Nov-20	0.00		
0.00				0.00			

Reset Prior to Zero

Reset Prior to Zero

Prior Months Purchase

To obtain the correct creditors payments, enter the prior month's purchases in the left-hand block provided. To obtain the correct total for payments the prior Months Purchases must be entered. Enter the purchases including VAT. This is important where the payment parameters percentages require the information to calculate payments correctly.

Percentage Payment

When completing the creditor payment assumptions, it is necessary to enter the terms based on past experience or how creditors are going to be paid so that cash flow can be maintained. E.g., It may be the policy of your business to pay your creditors on a 60-day basis. It may also be your policy to pay some creditors at 30 days and some creditors at 60 days. E.g., It may be necessary to enter 30% in the current area, 50% in the 30-day area and 20% in 60-day area.

Overseas Creditors

The schedule shows the position with overseas creditors. The payments will be created by the overseas payment parameters. There is also an adjustment column whereby you can manipulate the amounts to be paid to an overseas creditor. There is percentage on the top of transfer to bills payable you can transfer a percentage of the amount owing to bills payable if you so wish.

Overseas Creditors						
ACCFIN SOFTWARE PTY LTD						
0.00%						
	Opening Bal	+ Purchases	Trans Bill Pay	- Payments	- Adj	Closing Bal
Jan-20	0	600,000	0	0	0	600,000
Feb-20	600,000	1,200,000	0	150,000	0	1,650,000
Mar-20	1,650,000	600,000	0	450,000	0	1,800,000
Apr-20	1,800,000	600,000	0	600,000	0	1,800,000
May-20	1,800,000	600,000	0	750,000	0	1,650,000
Jun-20	1,650,000	600,000	0	750,000	0	1,500,000
Jul-20	1,500,000	600,000	0	600,000	0	1,500,000
Aug-20	1,500,000	600,000	0	600,000	0	1,500,000
Sep-20	1,500,000	600,000	0	600,000	0	1,500,000
Oct-20	1,500,000	600,000	0	600,000	0	1,500,000
Nov-20	1,500,000	600,000	0	600,000	0	1,500,000
Dec-20	1,500,000	600,000	0	600,000	0	1,500,000
		7,800,000	0	6,300,000	0	

Reset ADJ to Zero

Percentage Field

There is percentage on the top of transfer to bills payable you can transfer a percentage of the amount owing to bills payable if you so wish.

Bills Payable

Bills Payable		ACCFIN SOFTWARE PTY LTD				
	Opening Bal	Goods Arrive	Paid	Adj	Closing Bal	
Jan-20	0	600,000	0	100,000	500,000	
Feb-20	500,000	1,200,000	300,000	0	1,400,000	
Mar-20	1,400,000	600,000	750,000	0	1,250,000	
Apr-20	1,250,000	600,000	750,000	0	1,100,000	
May-20	1,100,000	600,000	750,000	0	950,000	
Jun-20	950,000	600,000	600,000	0	950,000	
Jul-20	950,000	600,000	600,000	0	950,000	
Aug-20	950,000	600,000	600,000	0	950,000	
Sep-20	950,000	600,000	600,000	0	950,000	
Oct-20	950,000	600,000	600,000	0	950,000	
Nov-20	950,000	600,000	600,000	0	950,000	
Dec-20	950,000	600,000	600,000	0	950,000	
		7,800,000	6,750,000	100,000		
<input type="button" value="Reset ADJ to Zero"/>						

Accruals

The accruals screen is based on the overheads. There is a percentage indicated on the right-hand side of the screen which will allow you to determine what percentage of overheads are going to be carried forward. The payment amount may also be adjusted by inserting an amount into the adjustment column.

ACCFIN SOFTWARE PTY LTD							
	Opening Bal	+ Expenditure	- Payments	- Adj	Closing Bal	% Bal Pd	
Jan-20	0	115,000	92,000	0	23,000	80.00%	
Feb-20	23,000	115,000	115,000	0	23,000	80.00%	
Mar-20	23,000	115,000	115,000	0	23,000	80.00%	
Apr-20	23,000	115,000	115,000	0	23,000	80.00%	
May-20	23,000	115,000	115,000	0	23,000	80.00%	
Jun-20	23,000	115,000	115,000	0	23,000	80.00%	
Jul-20	23,000	115,000	115,000	0	23,000	80.00%	
Aug-20	23,000	115,000	115,000	0	23,000	80.00%	
Sep-20	23,000	115,000	115,000	0	23,000	80.00%	
Oct-20	23,000	115,000	115,000	0	23,000	80.00%	
Nov-20	23,000	115,000	115,000	0	23,000	80.00%	
Dec-20	23,000	115,000	115,000	0	23,000	80.00%	
		1,380,000	1,357,000	0			

Sundry Creditors

The sundry creditors screen commence when a figure is entered in the opening trial balance. The cash movement can be manipulated on the screen below and interest can be entered on the [interest rate](#) screen.

Sundry Creditors						
ACCFIN SOFTWARE PTY LTD						
	Opening bal	+ Money in	- Money out	Interest	Closing bal	Int rate
Jan-20	0	100,000	0	0	100,000	0.00%
Feb-20	100,000	0	50,000	0	50,000	0.00%
Mar-20	50,000	0	0	0	50,000	0.00%
Apr-20	50,000	0	0	0	50,000	0.00%
May-20	50,000	0	0	0	50,000	0.00%
Jun-20	50,000	0	0	0	50,000	0.00%
Jul-20	50,000	0	0	0	50,000	0.00%
Aug-20	50,000	0	0	0	50,000	0.00%
Sep-20	50,000	0	0	0	50,000	0.00%
Oct-20	50,000	0	0	0	50,000	0.00%
Nov-20	50,000	0	0	0	50,000	0.00%
Dec-20	50,000	0	0	0	50,000	0.00%
		100,000	50,000	0		

Results

This screen displays all the options for the results which are all based on the inputs.

	Money Out	- Money In	Interest	Closing Bal	Int rate
Jan-20	100,000	0	0	100,000	0.00%
Feb-20	0	0	0	100,000	0.00%
Mar-20	100,000	0	0	100,000	0.00%

Use scroll bars to navigate around the result sheets . Use the Printer Icon to print the sheet that you are viewing.

You can drill down to any supporting figure on the Cash Flow Results by floating the mouse pointer over a figure and double clicking.

ACCFIN SOFTWARE PTY LTD	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	TOTAL
INCOME STATEMENT													
TURNOVER	1,000,000	1,200,000	1,300,000	1,300,000	1,300,000	1,300,000	1,300,000	1,300,000	1,300,000	1,300,000	1,300,000	1,300,000	15,200,000
GROSS PROFIT	400,000	480,000	520,000	520,000	520,000	520,000	520,000	520,000	520,000	520,000	520,000	520,000	6,080,000
NON CASH EXPENSES	5,125	6,125	6,625	6,625	6,625	6,625	6,625	6,625	6,625	6,625	6,625	6,625	77,500
VARIABLE EXPENDITURE	0	0	0	0	0	0	0	0	0	0	0	0	0
FIXED EXPENDITURE	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL EXPENDITURE	5,125	6,125	6,625	6,625	6,625	6,625	6,625	6,625	6,625	6,625	6,625	6,625	77,500
OTHER INCOME	0	0	0	0	0	0	0	0	0	0	0	0	0
NET PROFIT BEFORE INTEREST	394,875	473,875	513,375	513,375	513,375	513,375	513,375	513,375	513,375	513,375	513,375	513,375	6,002,500
INTEREST	0	0	0	0	0	0	0	0	0	0	0	0	0
NET PROFIT AFTER INTEREST	394,875	473,875	513,375	513,375	513,375	513,375	513,375	513,375	513,375	513,375	513,375	513,375	6,002,500
TAXATION	110,565	132,685	143,745	143,745	143,745	143,745	143,745	143,745	143,745	143,745	143,745	143,745	1,680,700
NET PROFIT AFTER TAX	284,310	341,190	369,630	369,630	369,630	369,630	369,630	369,630	369,630	369,630	369,630	369,630	4,321,800
RETAINED INCOME AT START	0	284,310	625,500	995,130	1,364,760	1,734,390	2,104,020	2,473,650	2,843,280	3,212,910	3,582,540	3,952,170	0
	284,310	625,500	995,130	1,364,760	1,734,390	2,104,020	2,473,650	2,843,280	3,212,910	3,582,540	3,952,170	4,321,800	4,321,800
DIVIDENDS	0	0	0	0	0	0	0	0	0	0	0	0	0
RETAINED INCOME AT END	284,310	625,500	995,130	1,364,760	1,734,390	2,104,020	2,473,650	2,843,280	3,212,910	3,582,540	3,952,170	4,321,800	4,321,800
EBITDA	400,000	480,000	520,000	520,000	520,000	520,000	520,000	520,000	520,000	520,000	520,000	520,000	6,080,000

In some instances if you double click on a figure the system will take you back to the original screen.

Printing and Exporting

Selector screen to print out the details of your cash flow. By ticking the checkboxes below the system will print out all the reports. If you only one selected items then just tick those items.

Select Pages To Print

- Sales & Gross Profit
- Non Cash Expenditure
- Variable Expenditure
- Fixed Expenditure
- Other Income
- Interest
- Income Statement
- Balance Sheet
- Cash Flow
- Ratios

Select PDF to send the reports to a PDF file on your C:\drive. The **Print Summary** will send the three main sheets, income statement, balance sheet and cash flow to a PDF file and the detailed sheet will print all the reports available to a PDF file. The export to PDF is also available on the menu option.

File Home Insert Page Layout Formulas Data Review View Developer Add-ins Help Easy De

Parameters ▾ Results ▾

Inc.statement ▾ PDF ▾

Balance.Sheet ▾ Export Summary PDF

Menu Comm Export Detail PDF

Cash Flow Forecaster March 2020

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This prod
and is on a

Income Statement		Dec-20	E
TURNOVER		0	S
Gross Profit	#DIV/0!	0	L
Expenditure		0	